



## Research and Statistics Note

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### **Social Security Disability Insurance Beneficiaries in the 24-Month Medicare Waiting Period, by State and SSI Receipt**

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The Social Security Disability Insurance (DI) program provides cash benefits and Medicare benefits to qualified disabled individuals under age 65 who are unable to perform substantial gainful activity.<sup>1</sup> After undergoing a 5-month waiting period to receive DI cash benefits, beneficiaries must wait an additional 24 months before becoming eligible for Medicare benefits, the federally funded health insurance program for the aged and disabled.<sup>2</sup> The information in this note provides the overall numbers of DI beneficiaries in the Medicare waiting period and as a percentage of all DI beneficiaries, by state and type of beneficiary—disabled workers, disabled widow(er)s, and disabled adult children (DACs). In December 2007, beneficiaries in the 24-month waiting period represented 7.9 percent of all DI beneficiaries.

Health insurance coverage plays an important role in maintaining the economic security and health of beneficiaries. The strong connection between employment and health insurance puts DI beneficiaries, who by definition are unable to work, at risk for not having health insurance during the 24-month waiting period before Medicare eligibility. Social Security Administration (SSA) records are for administrative purposes and do not contain data on private health insurance coverage. SSA records can, however, identify beneficiaries in the Medicare waiting period who are concurrently receiving Supplemental Security Income (SSI). The data in this note also provide these percentages by state and type of beneficiary. Receipt of SSI is an important factor to consider because it frequently provides a connection to Medicaid, a jointly funded, Federal-State health insurance program for a wide range of low income and needy people.<sup>3</sup> For the purpose of this note, SSI includes recipients of federal SSI, federally administered state supplementation, or both.

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<sup>1</sup> For additional information about the DI and SSI programs, see the Social Security Administration's Web site at <http://www.socialsecurity.gov/disability/>.

<sup>2</sup> For additional information about Medicare, see the Centers for Medicare and Medicaid Services' Web site at <http://www.cms.hhs.gov/>.

<sup>3</sup> The percentages presented in the table are likely to be lower bound estimates of DI beneficiaries in the Medicare waiting period who also receive Medicaid. Beyond SSI, Medicaid can also be accessed through various Social Security Act provisions and state-specific Medicaid eligibility criteria. For additional information about SSI and Medicaid enrollment, see the Social Security Administration's Web site at <http://www.socialsecurity.gov/disabilityresearch/wi/medicaid.htm>. For additional information about Medicaid, see the Centers for Medicare and Medicaid Services' Web site at <http://www.cms.hhs.gov/>.

The data used for the table are based on the December 2007 Disabled Beneficiaries and Dependents Monthly File. This file was first used to determine the total number of DI beneficiaries in current-pay status. To find the number of beneficiaries in the Medicare waiting period, those beneficiaries who completed the Medicare waiting period, reached age 65, had a previous entitlement, or had a condition such as ALS or Renal failure, which provide a waiver of the waiting period, were removed from the file.

Note that some widow(er)s and DACs may also be dually entitled as a disabled worker and/or a spouse/dependent. These beneficiaries may be receiving Medicare benefits on their own account numbers and are not reflected in the numbers shown in the table. In other words, a small number of dually entitled widow(er)s and DACs may appear in the table as being in the Medicare waiting period when in fact they are already entitled to Medicare as a disabled worker.

**Number and percent of Social Security Disability Insurance (DI) beneficiaries in the 24-month Medicare waiting period, and percent in waiting period also receiving SSI, by state and outlying areas, December 2007**

State or area	Number				Percent				Percent receiving SSI			
	Total	Workers	Widow(er)s	Adult children	Total	Workers	Widow(er)s	Adult children	Total	Workers	Widow(er)s	Adult children
All areas	637,686	577,764	25,810	34,112	7.9	8.1	11.5	4.3	11.0	8.7	11.4	49.0
Alabama	15,639	14,065	872	702	7.4	7.6	11.6	3.9	9.5	6.9	9.6	60.8
Alaska	1,000	914	32	54	8.5	8.6	12.3	6.3	9.7	7.0	18.8	50.0
Arizona	10,265	9,375	377	513	7.2	7.2	11.3	5.3	8.6	6.7	9.8	42.7
Arkansas	11,767	10,728	539	500	9.0	9.3	12.3	5.0	9.4	7.1	8.3	60.8
California	53,441	48,247	1,880	3,314	7.9	8.1	12.5	5.0	21.5	18.4	26.6	65.1
Colorado	6,539	6,016	197	326	7.4	7.5	10.7	5.1	8.8	7.0	7.6	43.6
Connecticut	6,468	5,875	187	406	7.9	8.3	11.7	4.2	8.6	6.1	15.0	41.4
Delaware	2,289	2,125	77	87	9.0	9.3	14.0	4.3	5.4	4.0	9.1	36.8
District of Columbia	1,352	1,286	28	38	11.0	12.0	11.9	2.8	14.9	13.9	14.3	50.0
Florida	33,836	30,693	1,356	1,787	7.2	7.3	11.2	4.9	10.1	7.9	9.8	47.8
Georgia	14,785	13,178	775	832	6.1	6.2	9.8	3.8	9.7	6.7	11.7	54.2
Hawaii	2,022	1,829	75	118	8.8	9.2	14.2	4.9	8.1	6.3	8.0	36.4
Idaho	3,084	2,725	121	238	8.4	8.3	13.9	8.1	10.7	7.5	8.3	47.9
Illinois	22,734	20,597	859	1,278	8.1	8.6	11.5	3.9	9.7	7.9	8.4	40.1
Indiana	14,814	13,380	634	800	8.3	8.6	12.2	4.5	8.3	6.4	5.8	43.4
Iowa	5,482	4,906	234	342	7.4	7.7	13.3	3.9	9.8	7.2	8.5	48.0
Kansas	4,997	4,478	207	312	7.6	7.8	12.5	4.9	8.9	6.4	6.3	46.8
Kentucky	14,504	13,022	782	700	7.3	7.5	10.6	4.1	11.8	9.5	8.7	58.6
Louisiana	12,152	10,843	626	683	8.3	8.9	10.6	3.7	13.0	10.4	12.5	53.7
Maine	3,780	3,353	160	267	6.7	6.6	12.3	5.5	11.1	7.6	7.5	57.3
Maryland	9,553	8,756	293	504	8.6	8.9	11.9	4.5	9.2	7.4	11.6	38.7
Massachusetts	15,595	14,327	410	858	8.3	8.6	11.7	4.5	13.7	11.3	17.8	50.5
Michigan	22,240	19,836	982	1,422	7.3	7.6	11.7	4.1	10.8	8.5	8.9	43.7
Minnesota	9,812	9,083	233	496	8.6	9.1	12.6	4.2	9.1	7.2	10.3	41.9
Mississippi	8,955	7,967	510	478	6.9	7.1	10.4	3.8	11.2	8.4	12.5	56.5
Missouri	16,537	15,053	681	803	8.4	8.6	11.6	4.7	9.0	6.7	7.5	53.7
Montana	2,013	1,850	65	98	7.9	8.1	10.5	4.3	11.3	8.9	10.8	57.1
Nebraska	3,543	3,202	113	228	8.8	9.2	13.0	5.2	9.5	6.7	8.8	49.6
Nevada	4,981	4,625	172	184	9.4	9.4	13.3	6.6	6.6	4.9	9.3	47.8
New Hampshire	4,104	3,801	121	182	10.2	10.4	15.8	6.2	8.5	6.9	7.4	43.4

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**Number and percent of Social Security Disability Insurance (DI) beneficiaries in the 24-month Medicare waiting period, and percent in waiting period also receiving SSI, by state and outlying areas, December 2007—Continued**

State or area	Number				Percent				Percent receiving SSI			
	Total	Workers	Widow(er)s	Adult children	Total	Workers	Widow(er)s	Adult children	Total	Workers	Widow(er)s	Adult children
New Jersey	15,874	14,567	508	799	8.4	8.9	12.0	3.9	8.3	6.6	10.8	36.4
New Mexico	4,899	4,473	178	248	8.6	8.8	13.2	5.4	13.1	10.7	16.3	54.4
New York	40,180	36,673	1,410	2,097	8.0	8.5	11.5	3.6	12.6	10.4	17.5	48.0
North Carolina	20,928	18,805	1,045	1,078	6.9	6.9	11.4	4.3	7.8	5.6	7.7	47.3
North Dakota	1,140	1,035	35	70	8.0	8.6	12.2	3.5	10.4	a	a	a
Ohio	21,812	19,578	988	1,246	7.1	7.5	10.4	3.5	10.6	8.5	9.9	44.2
Oklahoma	10,658	9,642	495	521	9.1	9.3	12.8	5.3	10.1	7.8	8.7	53.6
Oregon	7,127	6,452	280	395	7.7	7.8	12.5	5.0	9.1	6.6	8.9	50.1
Pennsylvania	32,662	29,816	1,162	1,684	8.7	9.2	11.3	4.1	9.7	7.6	10.2	47.0
Rhode Island	2,524	2,305	87	132	7.2	7.5	11.9	4.1	12.8	10.1	14.9	59.8
South Carolina	9,516	8,386	559	571	5.9	6.0	10.3	4.0	8.2	5.2	10.0	49.4
South Dakota	1,341	1,206	42	93	7.4	7.7	10.7	4.3	11.0	7.0	7.1	64.5
Tennessee	13,333	11,791	794	748	5.9	5.9	9.8	3.8	9.5	6.8	11.0	50.4
Texas	52,994	48,550	2,013	2,431	10.6	11.0	12.6	5.4	11.8	9.7	13.7	50.7
Utah	3,179	2,801	114	264	8.1	8.1	14.1	7.0	9.4	6.3	9.6	42.4
Vermont	1,643	1,505	49	89	8.1	8.5	11.0	4.4	13.1	10.7	16.3	51.7
Virginia	18,128	16,577	747	804	8.9	9.2	12.5	4.4	8.5	6.6	8.0	47.8
Washington	12,153	11,067	435	651	7.9	8.1	12.8	5.1	8.7	6.7	7.6	43.5
West Virginia	7,414	6,634	429	351	7.3	7.6	10.7	3.4	9.6	7.4	7.0	55.3
Wisconsin	12,548	11,524	370	654	8.9	9.5	13.0	4.0	9.4	7.4	5.4	46.0
Wyoming	1,030	946	27	57	9.0	9.2	11.0	6.1	9.7	7.7	11.1	42.1
Outlying areas <sup>b</sup>	8,169	7,162	437	570	4.2	4.5	7.3	2.0	0.1	a	a	a

SOURCE: Social Security Administration, Disabled Beneficiaries and Dependents file, 100 percent data, December 2007.

NOTE: Supplemental Security Income (SSI) counts include recipients of federal SSI, federally administered state supplementation, or both. A small number of dually entitled widow(er)s and DACs may appear in the table as being in the Medicare waiting period when in fact they are already entitled to Medicare as a disabled worker.

a. Data not shown to avoid disclosure of information for particular individuals.

b. Includes American Samoa, Guam, Northern Mariana Islands, Puerto Rico, U.S. Virgin Islands, and foreign countries.

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